

REMARKS/ARGUMENTS

Obviousness - Section 103(a) Rejection

The Examiner has rejected claims 1-7 based on combinations of Shkedy, "Early Payments" and Storey. The applicant has amended the application and submits that the claim amendments remove it from the rejection and place it in a position for allowance. However, Applicant also re-asserts its arguments from his prior office action response as though fully set forth herein.

Applicant has canceled claim 7, but added claim 8, which is dependent on claim 1, with no new matter being added.

Applicant therefore requests the Examiner reconsider the rejection because there is nothing in the Shkedy ('024), Early Payments, and Storey ('012), which contain these additional elements added to the claims; and further because there is nothing within either of these references which suggests or teaches the additional elements

Prior Art Made of Record and Not Relied Upon

The Applicant notes the prior art made of record but not relied upon and asserts that for the reasons set forth above, the claims are allowable over the art made of record.

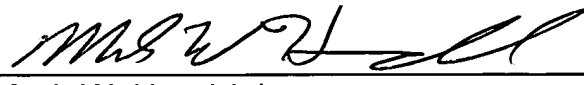
Conclusion

Applicant is submitting a Request for Continued Examination (RCE) herewith as well as any required fees.

Applicant therefore submits Claims 1-6 and 8 are in a position to proceed to allowance.

Respectfully submitted,

Dated: 2-16-05

By: 
Mark W. Hendricksen
Reg. No. 32,356